

Reporting Guidelines General – Updated January 11, 2021

The requested information should be reported by each individual insurance company that meets the Reporting Criteria detailed below. Specifically, this information is for insurance claims related to the riots/civil commotion following the May 25th killing of George Floyd.

Only report direct claim information. Do not report any reinsurance claim information.

Do not add or delete any column or row within the Excel template and please remember to update the respective reporting period with each submission.

The Excel template should be saved as an Excel file (.xls or .xlsx), and not a PDF or other file format.

The Excel template(s) must be named "XXXXX 2020 Civil Unrest MMDDYYYY" for the respective submission; where XXXXX is the 5-digit NAIC Company Code and MMDDYYYY is the report date.

***** The reporting period of June 30, 2020 to December 4, 2020 has passed. Subsequent reports containing the required information from the 2020 civil unrest loss event shall be submitted at each of the following dates:**

- **March 5, 2021**
- **June 4, 2021**

The data in subsequent reports shall be recorded on a cumulative basis. If a company reported no claims during the initial reporting period, that specific company is not required to submit subsequent reports unless one or more claims arise.

If an insurer meets the Reporting Criteria detailed below, but has experienced no losses as a result of civil unrest, then record zeros in the "Best Estimate of Expected Gross Loss by Line of Business (in whole dollars)" column for each row on the "Part 1" worksheet of the provided template. If an insurer neglected to submit a "zero" report initially, please submit the report at the next bi-weekly reporting date.

Reporting Criteria

If an insurer – whether admitted or non-admitted – has any exposure in Minnesota to the named lines of business listed in Part 1 below (i.e. excluding the "Other lines" category), OR if an insurer – whether admitted or non-admitted – has experienced a loss as a result of civil unrest (including losses in the "Other lines" category), the following information must be submitted within the provided template:

PART 1

The following information related to insured losses following the civil unrest following the May 25th killing of George Floyd should be provided for all zip codes in Minnesota:

- Fire (annual statement line 1) - Non-commercial portion
- Fire (annual statement line 1) - Commercial portion
- Allied Lines (annual statement line 2.1) - Non-commercial portion
- Allied Lines (annual statement line 2.1) - Commercial portion
- Homeowners Multi-Peril (annual statement line 4)
- Commercial Multi-Peril -non-liability (annual statement line 5.1)
- Inland Marine (annual statement line 9)
- Private Passenger Auto Physical Damage (annual statement line 21.1)
- Commercial Auto Physical Damage (annual statement line 21.2)
- Other lines (all other annual statement lines not listed above)

The specified lines of business are consistent with those defined by the NAIC's *Property/Casualty Annual Statement Instructions* and detailed in the statutory financial statements of the insurer.

Claims Information for Lines in Which Claims Have Occurred (for Minnesota exposure only):

- 1. Total Number of Claims Received to date**
- 2. Total Number of Claims Expected** – Note: This figure should include any claims that a company expects to receive, but has not received yet. If no unreported claims are expected, simply set the Total Number of Claims Expected equal to the Total Number of Claims Received.
- 3. Total Dollar (\$) amount of Claim Payments made to date** – Note: Salvage and subrogation should not be subtracted from payment amounts. Loss Adjustment Expenses should not be included.
- 4. Best Estimate of Expected Gross Loss by Line of Business** – Note: In this instance, “Gross” is meant to indicate that losses should not be net of reinsurance; however, salvage and subrogation should be subtracted from loss amounts. Loss Adjustment Expenses should not be included. The Expected Gross Loss amount should also include best estimates of loss amounts from any unreported claims that are expected.

PART 2

The following information related to insured losses from the civil unrest following the May 25th killing of George Floyd should be provided for each Minnesota ZIP code for each of the following lines of business categorized as follows:

- Fire (annual statement line 1) - Non-commercial portion – Personal Property
- Fire (annual statement line 1) - Commercial portion – Commercial Property
- Allied Lines (annual statement line 2.1) - Non-commercial portion – Personal Property
- Allied Lines (annual statement line 2.1) - Commercial portion – Commercial Property
- Homeowners Multi-Peril (annual statement line 4) – Personal Property
- Commercial Multi-Peril -non-liability (annual statement line 5.1) – Commercial Property
- Inland Marine (annual statement line 9) – All Other
- Private Passenger Auto Physical Damage (annual statement line 21.1) – Personal Automobile
- Commercial Auto Physical Damage (annual statement line 21.2) – Commercial Automobile

- Other lines (all other annual statement lines not listed above) – All Other

Claims Information for Lines in Which Claims Have Occurred (for Minnesota exposure only):

1. Total Number of Claims Received to date.
2. Total Amount Paid on of Claims to Date
3. Total Number of Claims Closed with Payment
4. Total Amount Paid to Date on Claims Closed to Date
5. Total Number of Claim Closed without Payment

Claims that close and then reopen are to be counted as open claims and not be counted as a closed claim based on their status at the time of the report.

Aggregate any claims activity occurring in each of the following affected ZIP codes in Minnesota. Use the place of principle garaging of automobile and the physical location of structures when aggregating claims for the listed ZIP codes.

Regarding any claims for which the losses are spread across multiple zip codes, use your best judgment to estimate the amount of losses in each zip code, and assign the claim to the zip code with the greatest amount of losses. All losses associated with that claim should be recorded in the same zip code to which the claim was assigned.